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EXAMINER

MONFELDT, SARAH M

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/521,499	<b>Applicant(s)</b> AL-ALI, ABDULHADI M	
	<b>Examiner</b> SARAH M. MONFELDT	<b>Art Unit</b> 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 02 August 2007.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 11 January 2005 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>2 August 2007; 29 March 2006</u> .                            | 6) <input type="checkbox"/> Other: _____                          |

***DETAILED ACTION  
Status of Claims***

1. This action is in reply to the Application filed on 11 January 2005.
2. Claims 1-27 are currently pending and have been examined.

***Information Disclosure Statement***

3. The Information Disclosure Statements filed 29 March 2006 and 2 August 2007 have been considered. Initialed copies of the Form 1449 are enclosed herewith.

***Drawings***

4. The drawings filed on 11 January 2005 are acceptable subject to correction of the informalities indicated on the attached "Notice of Draftsperson's Patent Drawing Review," PTO-948. In order to avoid abandonment of this application, correction is required in reply to the Office action. The correction will not be held in abeyance.
5. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because the drawings contain hand written notations. Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

***Claim Objections***

6. Claims 1-27 are objected to because of the following informalities: The claims are objected to for inconsistent terminology. Some of the claim language inconsistency is as follows:
  - *compatible eBanking server* → *interface eBanking server* → *interface server* → *server bank's eBanking server* → *computer server* → *eBanking server* → *eBanking interface server*
  - *IDOC* → *formatted IDOC* → *XML formatted IDOC*
  - *customers bank* → *bank*

There appears to be inconsistencies among all claims 1-27. The Examiner respectfully requests Applicants review all claims and make appropriate correction such that the claims contain consistent language. Appropriate correction is required.

***Claim Rejections - 35 USC § 112***

7. The following is a quotation of the second paragraph of 35 U.S.C. 112:

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The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

8. Claims 1-2, 4-27 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

**Antecedent Basis:**

- Claim 1 recites the limitation "the customers location" in line 4. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.
- Claim 1 recites the limitation "the customers system" in line 5. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.
- Claim 4 recites the limitation "the RFC destination". There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.
- Claim 7 recites the limitation "the IDOC parameter" in line 2. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.
- Claim 7 recites the limitation "the computer server" in line 13. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.

**Vague & Indefinite:**

- Claim 1 recites the limitation "the customers system" in line 12. Shouldn't this be the customers bank? Appropriate clarification and correction is required.
- Claim 1 recites the limitation "said interface" in line 14. Shouldn't this be "said eBanking interface server"? Appropriate clarification and correction is required.
- Claim 1 recites the limitation "the customers system" in line 17. Shouldn't this be the eBanking interface server? Appropriate clarification and correction is required.
- Claim 1 recites the limitation "said server" in line 19. Shouldn't this be the said compatible eBanking server? Appropriate clarification and correction is required.
- Claim 1 recites the limitation "said bank" in line 20. Shouldn't this be the customers bank? Appropriate clarification and correction is required.
- Claim 1 recites the limitation "the IDCO" in line 20. Shouldn't this be the XML formatted IDOC? Appropriate clarification and correction is required.
- Claim 2 recites the limitation "the banks eBanking server" in 2. Which server is this, the compatible server or the interface server? Appropriate clarification and correction is required.
- Claim 2 recites the limitation "an XML formatted status document" in lines 2-3. Shouldn't this be the status be for the XML formatted IDOC? Also, lines 4-7 recite "status document", isn't the status document the XML formatted status document? Appropriate clarification and correction is required.

- Claim 4 recites the limitation "the IDOC to the RFC destination of the eBanking server" in line 3-4. It is not clear what this is referring to since claim 1 indicates that the IDOC is in the RFC queue? Also is the "IDOC" referring to the initial IDOC or the XML formatted IDOC? Moreover, it is not clear what the RFC destination is since it is never previously recited. Could this recitation be attempting to recite "releasing the IDOC from the RFC queue to the eBanking interface server in the customers bank"? Appropriate clarification and correction is required.
- Claim 4 recites the limitation "an RFC queue" in line 7. Is this a different RFC queue than that which was already recited in claim 1? Appropriate clarification and correction is required.
- Claim 5 recites the limitation "the IDOC" in line 6. Is this the original IDOC or the XML formatted IDOC? Appropriate clarification and correction is required.
- Claim 5 recites the limitation "the RFC queue" in line 6. Which RFC queue is this referring to, the one recited in claim 1 or 4? Appropriate clarification and correction is required.
- Claim 6 recites the limitation "the IDOC" in line 5. Is this the original IDOC or the XML formatted IDOC? Appropriate clarification and correction is required.
- Claim 6 recites the limitation "the RFC queue" in line 5. Which RFC queue is this referring to, the one in claim 1 or 4? Appropriate clarification and correction is required.
- Claim 7 recites the limitation "storing IDOC data" in line 4. Shouldn't this be XML formatted IDOC data? Appropriate clarification and correction is required.
- Claim 7 recites the limitation "the IDOC" in lines 5 and 6. Are these the XML formatted IDOC's? Appropriate clarification and correction is required.
- Claim 7 recites the limitation "compiling the formatted IDOC and subsequent formatted IDOCs each into a transaction document formatted in extensible markup language (XML)". Claim 1 already indicates a properly formatted monetary transaction document as an intermediary document (IDOC) and the IDOC is then formatted into an XML document. Therefore, doesn't claim 1 already cover the monetary transaction document being formatted from IDOC to XML? Appropriate clarification and correction is required.
- Claim 7 recites the limitation "a digital signature" in lines 11 and 18, respectively. Are these the same digital signatures or different? Appropriate clarification and correction is required.
- Claim 8 recites the limitation "the XML document" in lines 2-3. Is this referring to the XML formatted IDOC of claim 1 or not? Appropriate clarification and correction is required.
- Claim 9 recites the limitation "IDOC status" in lines 3 and 8, respectively. Are these IDOC statuses the XML formatted IDOC statuses? Appropriate clarification and correction is required.

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- Claim 9 recites the limitation "the bank" in line 9. Shouldn't this be the customers bank? Appropriate clarification and correction is required.
- Claim 10 recites the limitation "the bank" in lines 2 and 9, respectively. Shouldn't this be the customers bank? Appropriate clarification and correction is required.
- Claim 10 recites the limitation "an eBanking database" in line 6. Is this a different database than that recited in claim 4? Appropriate clarification and correction is required.

The remainder of the claims are replete with similar inconsistencies. The Examiner respectfully request Applications review all claims for further inconsistencies. Appropriate correction and clarification is required for claims 1-27.

### ***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

11. Claims 1-3, 23-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman et al. (US 6308887) in view of Wenig et al. (US 6286098), Yee et al. (US 6738975), Nichols (WO 01/33356), Hind et al. (US 7134075) and Clark et al. (US 5710889).

**Examiner's Note:** The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

#### **Claim 1 –**

*A method for an automated banking system for permitting a customer of a bank to remotely authorize and request a computerized monetary transaction to be made by their bank, said method comprising:*

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- *providing a computerized system at the customer's location; (see at least col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41 of Korman et al.)*
- *receiving on the customer's system, a customer's manually inputted request, for the customer's bank to conduct a monetary transaction; (see at least col. 4, ll. 49-67; col. 9, ll. 33-38 of Korman et al.)*
- *automatically running on the customer's system, in response to a request, a monetary transaction program for generating a properly formatted monetary transaction document (see at least col. 3, ll. 40-47; col. 9, ll. 33-38 of Korman et al.)*
- *automatically transferring over a computer network the XML formatted IDOC from the customers system to a compatible eBanking server in the customer's bank; (see at least col. 3, ll. 54-62; col. 9, ll. 11-25; Fig. Fig. 3 of Korman)*
- *automatically processing the requested monetary transaction via said server of said bank responding to the IDOC. (see at least col. 3, ll. 54-62; col. 9, ll. 11-25; Fig. Fig. 3 of Korman)*

Korman et al. do not explicitly disclose:

- *properly formatted monetary transaction document as an intermediary document (IDOC);*
- *automatically retaining in the customer's system the IDOC in a remote function call (RFC) queue, for a predetermined period of time, to permit the IDOC to be passed into an eBanking interface server of the customer's system for further processing;*
- *programming said interface server to automatically convert the IDOC into an extensible markup language (XML) formatted document;*

Wenig et al. in view of Yee et al. teach *properly formatted monetary transaction document as an intermediary document (IDOC)* (see at least col. 4, ll. 2-4, 9-10; col. 8, ll. 56-58; col. 9, ll. 58-60; col. 5, ll. 32-33 of Wenig et al.; see at least col. 8, ll. 34-33 of Yee et al.). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include and SAP R/3 viewer and SAP R/3 "intermediate document" format for commercial and e-commerce use as taught by Wenig et al. in view of Yee et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since it allows for particular events to be verified as having occurred during the user session, in other words, a client can show that he performed a particular transaction (e.g. made an electronic purchase) during the user session (see at least col. 2, ll. 10-14 of Wenig et al.).

Wenig et al. in view of Nichols and Clark et al. teach *automatically retaining in the customer's system the IDOC in a remote function call (RFC) queue, for a predetermined period of time, to permit the IDOC to be*

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*passed into an eBanking interface server of the customer's system for further processing (see at least col. 3, ll. 45-48; see at least col. 4, ll. 13-20, 51-64 of Wenig et al.; pg. 20, ll. 4-5 of Nichols; see at least col. 5, ll. 30-36 of Clark et al.).* It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include application packages such as SAP's R/3 Remote Function Calls as taught by Nichols, an auditor capture filter as taught by Wenig et al. and a repository that is a database within the GID that stores all messages sent through the GID in which transaction instructions messages are stored in the repository and are queued for onward transmission to the appropriate OLTPs at a permissible time as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since it allows for particular events to be verified as having occurred during the user session, in other words, a client can show that he performed a particular transaction (e.g. made an electronic purchase) during the user session (see at least col. 2, ll. 10-14 of Wenig et al.).

Korman in view of Hind et al. teach *programming said interface server to automatically convert the IDOC into an extensible markup language (XML) formatted document* (see at least col. 9, ll. 10-25, 33-38 of Korman et al.; col. 9, l. 50 through col. 10, l. 5; col. 16, ll. 56-67; col. 18, ll. 27-39 of Hind et al.). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include XML format and conversion as taught by Hind et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since in the Super-ATM structure, multiple destination transactions are supported where one transaction can result in different messages being routed to any number of destinations (see at least col. 1, ll. 34-37 of Korman et al.).

**Claim 2 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. teach the method of claim 1 as described above. Korman et al. in view of Wenig et al. further disclose:

- *automatically operating the bank's eBanking server to send an XML formatted status document to said customer;*
- *automatically receiving said status document on the customer's system;*
- *operating the customer's system to permit the customer to read the received status document;*
- *automatically logging the received status document into a core transaction database memory in the customer's system.*

Korman et al. in view of Wenig et al. and Clark et al. teach *automatically operating the bank's eBanking server to send an XML formatted status document to said customer; automatically receiving said status*



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*document on the customer's system; operating the customer's system to permit the customer to read the received status document; automatically logging the received status document into a core transaction database memory in the customer's system* (see at least col. 1, ll. 53-55; col. 9, ll. 15-25, 33-41; col. 10, ll. 15-20, 45-63 of Korman et al.; col. 3, ll. 45-48, 65-66; col. 4, ll. 5-10, 13-20, 51-64 of Wenig et al.; see at least col. 9, ll. 44-46, 60-61, col. 10, ll. 12-21, 26-31, 64-66 of Clark et al.). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman to include (1) a series of communication steps between the Super-ATM, the host, and remote terminals in differing protocols as taught by Korman et al., (2) record ATM transactions at the ATM, (3) auditor storage for storing a user session as taught by Wenig et al., (4) customers receiving status and event information back from the OLTPs. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since in the Super-ATM structure, multiple destination transactions are supported where one transaction can result in different messages being routed to any number of destinations (see at least col. 1, ll. 34-37 of Korman et al.).

**Claim 3 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. teach the method of claim 1 as described above. Korman et al. further disclose:

- *wherein the step of automatically running said monetary transaction program includes the steps of: entering parameters for the requested monetary transaction; creating a monetary transaction proposal; and executing a monetary transaction run to generate said IDOC.* (see at least col. 1, ll. 53-55; col. 9, ll. 15-25, 33-41; col. 10, ll. 15-20, 45-63 of Korman et al.)

**Claims 23-27 –**

Claims 23-27 are directed to an automated electronic banking system for initiating and automatically processing monetary transactions. Claim 23 recites substantially similar limitations as those addressed for claim 1. Claim 24 recites substantially similar limitations as those addressed for claim 19. Claims 25-26 recite substantially similar limitations as those addressed for claim 1. Claim 27 recites substantially similar limitations as those addressed for claim 2. Claims 23-27 are therefore rejected for the same reasons as set forth for claims 1-2 and 19.

12. Claims 4-8, 10-13, 15, 17-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. as applied to claims 1-3 above, further in view of Evans (US 2004/0078340).

**Claim 4 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. teach the method of claim 1 as described above. Korman et al. further disclose:

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- *wherein said RFC queue retaining step includes the steps of:*
  - *releasing the IDOC to the RFC destination of the eBanking server in the customer's bank;*  
(see at least col. 1, ll. 53-55; col. 9, ll. 15-18, 33-41; col. 10, ll. 15-20, 45-63 of Korman et al.)

Korman et al. do not explicitly disclose:

- *updating the IDOC status to a digitized code indicative of data being successfully passed to a port;*
- *executing the IDOC received at the port into an RFC queue;*

Clark et al. teach *updating the IDOC status to a digitized code indicative of data being successfully passed to a port; executing the IDOC received at the port into an RFC queue* (see at least col. 10, ll. 20-25, 25-29). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include the GID validating the message constructions and if the TI does not require remote authorization, then queuing the TI to the appropriate OLTP as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since validating the construction of the message and validating the user, ensures that the message is in the proper format and that the user is entitled to the type of transaction requested for the particular account (see at least col. 10, ll. 20-25 of Clark et al.).

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al.:

- *checking to determine if a communication link to said server in the customer's bank is active or inactive.*

Evans teach *checking to determine if a communication link to said server in the customer's bank is active or inactive* (see at least paragraphs [0154]-[0165] of Evans). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

**Claim 5 –**

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Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al., further in view of Evans teach the method of claim 4 as described above. Evans at least at paragraphs [0154]-[0165] further teach:

- *responding to said interface server of said bank being inactive by increasing a number of retries counter by "1";*
- *determining if the number of retries is greater than a predetermined maximum number; and*
- *resubmitting the IDOC to the RFC queue if the number of retries does not exceed the maximum number; and*
- *repeating said checking step.*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

#### **Claim 6 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al., further in view of Evans teach the method of claim 5 as described above. Korman further disclose:

- *responding to the number of retries being greater than the predetermined number by notifying troubleshooting personnel of a problem in establishing a communication link with said interface server of the bank; (see at least col. 9, l. 56 through col. 10, l. 5 of Korman et al.)*

Korman et al. do not explicitly disclose:

- *resubmitting the IDOC to the RFC queue in response to a communication that the linkage problem has been resolved; and*

Wenig et al. teach *resubmitting the IDOC to the RFC queue in response to a communication that the linkage problem has been resolved* (see at least col. 4, l. 65 through col. 5, l. 13). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a unique session identification/state identification when the client and server environment are not in active communications (i.e. they are effectively disconnected) as taught by Wenig et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of

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Korman et al. in this way since using the session identification to attribute each request to a particular client server environment is able to handle client as if the client was continuously connected to the server environment (see at least col. 5, ll. 10-13 of Wenig et al.).

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. do not explicitly disclose:

- *repeating said checking step.*

Evans teach *repeating said checking step* (see at least paragraphs [0154]-[0165] of Evans). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

#### **Claim 7 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 4 as described above. Korman further disclose:

- *responding to an active interface server by mapping the IDOC parameter fields to appropriate variables; (see at least col. 9, ll. 10-45 of Korman et al.)*
- *storing IDOC data in an eBanking DB (database); (see at least col. 10, ll. 45-58 of Korman et al.)*
- *compiling the formatted IDOC and subsequent formatted IDOCs each into a transaction document formatted in extensible markup language (XML); (see at least col. 9, ll. 10-45 of Korman et al.)*

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. do not explicitly disclose:

- *updating the IDOC status to indicate acceptable translation;*
- *formatting the IDOC into instructions complying with a standard format implemented by the Society for Worldwide Data Bank Communication;*
- *retrieving bank specific parameters from an eBanking.CNF configuration file;*
- *creating a digital signature for each XML formatted document using client certificates;*
- *establishing a secure connection to the computer server in the customer's bank;*
- *determining whether a secure connection was successfully established; and*

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- *responding to a successfully established secure connection by transferring over a computer network each transaction document containing transaction instructions and a digital signature to the computer server in the customer's bank.*

Clark et al. teach *updating the IDOC status to indicate acceptable translation* (see at least col. 10, ll. 20-25); *formatting the IDOC into instructions complying with a standard format implemented by the Society for Worldwide Data Bank Communication* (see at least col. 7, l. 50 through col. 9, l. 35); *retrieving bank specific parameters from an eBanking.CNF configuration file* (see at least col. 7, l. 50 through col. 9, l. 35); *establishing a secure connection to the computer server in the customer's bank* (see at least col. 6, l. 36 through col. 7, l. 5); *determining whether a secure connection was successfully established* (see at least col. 6, l. 36 through col. 7, l. 5); *creating a digital signature for each XML formatted document using client certificates* (see at least col. 6, l. 36 through col. 7, l. 5); *responding to a successfully established secure connection by transferring over a computer network each transaction document containing transaction instructions and a digital signature to the computer server in the customer's bank* (see at least col. 6, l. 36 through col. 7, l. 5). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include message in SWIFT format, validating format, and encryption/decryption as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since the invention provide access to the electronic delivery system 24 hours a day, 365 days a year and encryption devices ensure data integrity and security (see at least col. 6, ll. 25-27 and 36-38 of Clark et al.).

**Claim 8 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al., further in view of Evans teach the method of claim 7 as described above. Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al., further in view of Clark et al. do not explicitly disclose:

- *further including the steps of responding to a failure to establish a secure connection by logging the XML document along with bank specific parameters into a database labeled "Failed Services"*
- *automatically retrying the successive steps of creating a digital signature, establishing a secure connection, and determining if a secure connection has been established;*
- *determining whether the number of tries is greater than a predetermined maximum number; and*
- *continuing said step of automatically retrying if the number of retries is not greater than the maximum number.*

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Evans teach *repeating further including the steps of responding to a failure to establish a secure connection by logging the XML document along with bank specific parameters into a database labeled "Failed Services"; automatically retrying the successive steps of creating a digital signature, establishing a secure connection, and determining if a secure connection has been established; determining whether the number of tries is greater than a predetermined maximum number, continuing said step of automatically retrying if the number of retries is not greater than the maximum number* (see at least paragraphs [0154]-[0165] of Evans). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

**Claim 10 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 7 as described above. Clark et al. teaches:

- *waiting for a response over the computer network from the bank; (see at least col. 9, ll. 44-46 of Clark et al.)*
- *receiving from the bank a response document formatted in XML containing response status codes and messages for each of the monetary payment instructions posted to the customer's bank;(see at least col. 10, ll. 65-66 of Clark et al.)*
- *storing in an eBanking database the response document; (see at least col. 10, ll. 29-33 of Clark et al.)*
- *processing the statuses in the response document for each of the associated monetary transaction instructions; (see at least col. 10, ll. 62-67 of Clark et al.)*
- *determining the status from the bank of each monetary transaction. (see at least col. 10, ll. 62-67).*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a message flow for status and event data created by the OLTPs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

**Claim 11 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 10 as described above. Clark et al. teaches:

- *wherein the step of determining the status of each monetary transaction includes the step of indicating a status code equivalent to "OK" for monetary transactions successfully processed by the bank; (see at least col. 10, ll. 1-8 of Clark et al.)*
- *updating related IDOC statuses to have a code indicative of the bank having advised the monetary transaction was successfully made. (see at least col. 10, ll. 1-8, 43-52 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a message flow for status and event data created by the OLTPs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

**Claim 12 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 10 as described above. Clark et al. teaches:

- *further including the steps of indicating a status code corresponding to a Data Error causing the bank to reject the monetary transaction; (see at least col. 10, ll. 1-8 of Clark et al.)*
- *updating the IDOC status for the transaction to a code indication of the rejection due to a Data Error. (see at least col. 10, ll. 1-8, 25-35 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a message flow for status and event data created by the OLTPs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

**Claim 13 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 12 as described above. Clark et al. teaches:

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- *further including sending an ... notification to an authorized officer of customer indication the reason for rejection of the monetary transaction; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *determining by action of the authorized officer whether the rejection is valid; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *responding to a valid rejection by action of the authorized officer to use an eBanking transaction request to reverse the monetary transaction request; (col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.)*
- *correcting via action of the authorized officer, the data that caused the bank to reject the monetary transaction; (col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.)*
- *reprocessing the corrected monetary transaction through said banking system for completion. (col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a protocol engine checking for errors base don information received back from the GID and to include contacting the customer support center to manually intervene in the process when an error occurs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since manual intervention and a call to the customer support cent allows for diagnosis of what caused the difference in sequence numbers during the previous conversation (see at least col. 16, ll. 18-22 of Clark).

Kroman disclose

- *email notification (See at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

#### **Claim 15 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 10 as described above. Clark et al. teaches:

- *further including the steps of indicating a status code corresponding to “Failed” for the bank failing to compete the monetary transaction fur unknown reasons; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*



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- *updating the response to "Failed" code in the IDOC status code indicative of the failed monetary transaction. (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a protocol engine checking for errors base don information received back from the GID and to include contacting the customer support center to manually intervene in the process when an error occurs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since manual intervention and a call to the customer support cent allows for diagnosis of what caused the difference in sequence numbers during the previous conversation (see at least col. 16, ll. 18-22 of Clark).

#### **Claim 17 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 10 as described above. Clark et al. teaches:

- *further including the steps of indicating from the bank either a return status code corresponding to "DUDE" for duplicate transmission by eBanking of a previous transmission rejected by the bank due to a Data Error or corresponding "DUOK" for a duplicate transmission by eBanking of a previous transmission successfully processed by the bank; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *determining via the customer's computer system whether the return status code corresponds to DUDE or DUOK; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *determining in response to the status code of DUD whether the last IDOC status for the monetary transaction is indicative of the transaction being rejected by the bank due to Data Error; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *sending, in response to a rejection due to the Data Error, a ... notification to technical personnel for troubleshooting the reasons the monetary transaction was posted in duplicate to the bank; (col. 5, ll. 40-48, col. 16, ll. 10-24; col. 17, ll. 13-35; col. 20, ll. 25-62 of Clark et al.)*
- *sending, in response to a rejection not being due to a Data Error, a notification to an authorized officer of customer to indicate reasons monetary transaction was rejected by bank. (col. 5, ll. 40-48, col. 16, ll. 10-24; col. 17, ll. 13-35, col. 20, ll. 25-62 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a protocol engine checking for errors base don information received

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back from the GID and to include contacting the customer support center to manually intervene in the process when an error occurs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since manual intervention and a call to the customer support center allows for diagnosis of what caused the difference in sequence numbers during the previous conversation (see at least col. 16, ll. 18-22 of Clark).

Korman disclose

- *email notification (See at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

#### **Claim 18 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 17 as described above. Clark et al. teaches:

- *further including the steps of determining in response to a status code of "DUOK" whether the last IDOC status for the monetary transaction is indicative of successful processing of the transaction by the bank; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *changing the IDOC status to a code of indicative of successful processing, in response to a no answer in the immediately previous determining step; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*
- *sending a... notification to an authorized officer of customer and customer's technical personnel, in response to a Yes answer in the previous associated determining step for indicating the monetary transaction was duplicated in said automated banking system. (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*

Korman disclose

- *email notification (See at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

**Claim 19 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. teach the method of claim 1 as described above. Korman et al. teaches:

- *further including the steps of initiating by action of the customer using a scheduler a request for a bank statement, (see at least col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36 of Korman et al.)*
- *passing the request to said interface server of customer for conversion into an XML document; (see at least col. 3, ll. 54-62; col. 9, ll. 11-25, 31-45; Fig. Fig. 3 of Korman)*
- *sending an e-mail in response to the number of retries exceeding the maximum number to an officer of customer and technical personnel to advise of the connection or statement retrieval failure; (see at least col. 9, l. 56 through col. 10, l. 5 of Korman et al.)*

Korman et al. do not explicitly disclose:

- *retrieving required parameters from an eBanking configuration file necessary to establish a secure socket layer (SSL) session over said computer network;*
- *establishing over said computer network a secure connection to the banks eBanking server;*
- *raising a "Failure" exception to the scheduler for permitting a manual request for the statement.*

Clark et al. teach *retrieving required parameters from an eBanking configuration file necessary to establish a secure socket layer (SSL) session over said computer network (see at least col. 6, l. 36 through col. 7, l. 5); establishing over said computer network a secure connection to the banks eBanking server (see at least col. 6, l. 36 through col. 7, l. 5).* It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include encryption/decryption as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since encryption devices ensure data integrity and security (see at least col. 6, ll. 25-27 and 36-38 of Clark et al.).

Clark et al. teach *raising a "Failure" exception to the scheduler for permitting a manual request for the statement (see at least col. 5, ll. 40-48, col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35, col. 20, ll. 25-62 of Clark et al.).* It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include a protocol engine checking for errors base don information received back from the GID and to include contacting the customer support center to manually intervene in the process when an error occurs as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of

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Korman in this way since manual intervention and a call to the customer support cent allows for diagnosis of what caused the difference in sequence numbers during the previous conversation (see at least col. 16, ll. 18-22 of Clark).

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. do not explicitly disclose:

- *determining if the connection is successfully established;*
- *determining in response to an unsuccessful connection whether a number of retries is greater than an allowed maximum number;*
- *repeating said secure connecting establishing step in response to the number of retries not exceeding the maximum number;*

Evans teach *determining if the connection is successfully established; determining in response to an unsuccessful connection whether a number of retries is greater than an allowed maximum number ; repeating said secure connecting establishing step in response to the number of retries not exceeding the maximum number* (see at least paragraphs [0154]-[0165] of Evans). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

#### **Claim 20 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 19 as described above. Korman et al. teaches:

- *further including the steps of responding to a successful connection in said secure connection establishing step by posting the XML document containing statement request parameters to the bank's eBanking server; (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*
- *retrieving on customer's system statements(s) in XML formatted response form the bank; (see at least col. 9, ll. 10-45, col. 7, ll. 31-36 of Korman et al.)*
- *storing both the XML formatted requests and response in an eBanking database of the customer; (see at least col. 1, ll. 53-55; col. 4, ll. 42-45 of Korman et al.)*

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- *retrieving the statement from the eBanking database to create a file in a designated folder; (see at least col. 9, ll. 10-45, col. 7, ll. 31-36 of Korman et al.)*
- *reconciling the statements through use of standardized banking business software. (see at least col. 9, ll. 10-45, col. 7, ll. 31-36 of Korman et al.)*

**Claim 21 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. teach the method of claim 1 as described above. Korman et al. teaches:

- *initiating by action of the customer using an eBanking transaction code for requesting a statement showing the completed monetary transactions; (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*
- *converting, via said interface server of customer, the request into an XML formatted document; (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*

Korman et al. do not explicitly disclose:

- *retrieving required parameters from an eBanking configuration file necessary to establish a secure connection over the computer network to an eBanking server of the bank;*
- *establishing over said computer network a secure connection to the banks eBanking server;*

Clark et al. teach *retrieving required parameters from an eBanking configuration file necessary to establish a secure connection over the computer network to an eBanking server of the bank (see at least col. 6, l. 36 through col. 7, l. 5); establishing over said computer network a secure connection to the banks eBanking server (see at least col. 6, l. 36 through col. 7, l. 5).* It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include encryption/decryption as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since encryption devices ensure data integrity and security (see at least col. 6, ll. 25-27 and 36-38 of Clark et al.).

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. do not explicitly disclose:

- *determining if the connection is successfully established; and*
- *responding to an unsuccessful establishment of the connection by returning a connection error message for display to the customer.*

Evans teach *determining if the connection is successfully established; responding to an unsuccessful establishment of the connection by returning a connection error message for display to the customer* (see at least paragraphs [0154]-[0165] of Evans). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. to include communications sequence pattern as taught by Evans. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. and Clark et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans).

**Claim 22 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. further in view of Evans teach the method of claim 21 as described above. Korman et al. teaches:

- *further including the steps of responding to the successful establishment of the connection by posting to the eBanking server of the bank the XML document containing the statement request parameters; (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*
- *receiving on the eBanking interface server of the customer a response from the bank of the XML formatted statement; (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*
- *extracting the statement for display to the customer. (col. 3, ll. 40-45, 54-56; col. 8, ll. 38-41, col. 7, ll. 31-36, col. 9, ll. 10-45 of Korman et al.)*

13. Claims 9, 14 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman et al. in view of Wenig et al., Yee et al., Nichols, Hind et al. and Clark et al. as applied to claims 1-3 above, further in view of Evans as applied to claims 4-8, 10-13, 15, 17-22 above further in view of Jacobs (WO 98/56024).

**Claim 9 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al., Clark et al. further in view of Evans teach the method of claim 8 as described above. Clark et al. and Jacob teach:

- *further including the steps of responding to the number of retries exceeding the maximum number by updating the IDOC status to a code of inactive of an error while posting payments (see at least paragraphs [0154]-[0165] of Evans; see at least col. 13, ll. 9-24; col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35 of Clark et al.)*

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It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. to include communications sequence pattern as taught by Evans and to include when there is a failure to queue a SND file and a re-try is attempted, a SYSTEM.ERR file is created, the business application can then be shut down and an operator summoned as taught by Clark et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al. in this way since communications sequence pattern is used to manage the attempts to reach and establish communication link sessions with the device (see at least paragraph [0154] of Evans) and to notify an operator when an SYSTEM.ERR occurs (see at least col. 13, ll. 10-24 of Clark).

Clark in view of Jacobs further teach:

- *sending a ... notification to an authorized officer of customer for release of the payment via prior conventionally established telex or facsimile transmission; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35; col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.; see at least pg. 20, ll. 10-11 of Jacobs)*
- *responding to the notification, the authorized officer releases or provides the monetary transaction documents via telex or facsimile to the bank; (see at least col. 10, ll. 3-7 of Clark et al.; see at least pg. 20, ll. 10-11 of Jacobs)*
- *updating the IDOC status code to indicate the monetary transaction successful completion has been acknowledged by the bank. (see at least col. 10, ll. 25-35 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include manual intervention as taught by Clark et al. and sending the messages via telex or fax to the bank as taught by Jacobs. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

Korman disclose

- *email notification (see at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email

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notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

#### **Claim 14 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al., Clark et al. further in view of Evans teach the method of claim 13 as described above. Clark and Jacob teach:

- *further including the steps of responding to an invalid rejection by action of the authorized officer using appropriate eBanking transaction codes for releasing the monetary transaction via tested telex transmission to the bank; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35; col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.; see at least pg. 20, ll. 10-11 of Jacobs)*
- *receiving via the customer's computer system an acknowledgement from the bank confirming completion of the monetary transaction. (see at least col. 10, ll. 25-35 of Clark et al.)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include manual intervention as taught by Clark et al. and sending the messages via telex or fax to the bank as taught by Jacobs. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

Korman disclose

- *email notification (see at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

#### **Claim 16 –**

Korman et al. in view of Wenig et al., Yee et al., Nichols and Hind et al., Clark et al. further in view of Evans teach the method of claim 15 as described above. Evans in view of Clark et al. further teach:

- *further including the steps of sending via ... notification from the bank to the authorized officer the reasons for the failure by the bank to complete the monetary transaction; (see at least col. 14, l. 61 through col. 15, ll. 3; col. 16, ll. 10-24; col. 17, ll. 13-35; col. 5, ll. 40-48, col. 20, ll. 25-62 of Clark et al.; see at least pg. 20, ll. 10-11 of Jacobs)*



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- *releasing by action of the authorized officer using an appropriate eBanking transaction code via tested telex or facsimile authorization to the bank to complete the monetary transaction; (see at least pg. 20, ll. 10-11 of Jacobs)*
- *receiving via telex or facsimile from the bank to the customer confirmation that the monetary transaction was completed. (see at least pg. 20, ll. 10-11 of Jacobs)*

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Korman et al. to include manual intervention as taught by Clark et al. and sending the messages via telex or fax to the bank as taught by Jacobs. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Korman in this way since a customer that makes a high priority funds transfer will typically want to stay connected to the system waiting for confirmation that the transaction has occurred (see at least col. 10, ll. 45-50 of Clark et al.).

Korman disclose

- *email notification (see at least col. 9, ll. 60-65 of Korman et al.)*

Clark et al. do not explicitly disclose contacting customer support via email. However, Korman teaches contacting technicians to initiate a service call. Therefore it would have been obvious to include email notification in Clark since email is a way to initiate contact when service is required. (see at least col. 9, ll. 60-65 of Korman et al.)

### **Conclusion**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARAH M. MONFELDT whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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